

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cynthia Florence Dmochowski, *et al.*
Serial No.: 10/010,656
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Title: ONLINE CAPITAL APPROVAL PROCESS
Grp./A.U.: 3694
Examiner: I. Jung Liu Confirmation No.: 8740

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being electronically filed with United States Patent and trademark Office on:	
<u>July 31, 2008</u>	(Date)
<u>Karen Vertz</u>	
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<u>Karen Vertz</u>	
(Signature of the person signing the certificate)	

Sir:

AMENDMENT UNDER 37 C.F.R. § 1.116

In response to the Examiner's Final Action mailed June 25, 2008, please amend the above-identified Application as follows: